

REMARKS

I. STATUS OF THE CLAIMS

In accordance with the foregoing, claims 11, 14-15 have been cancelled. Claims 1, 10, 12-13 and 16 have been amended. Claims 1-2, 7-10, 12-13 and 16 are pending in the application.

II. CLAIMS 1, 2, 9 AND 11-16 ARE REJECTED UNDER 35 U.S.C. 102(E) AS BEING ANTICIPATED BY US 6904412B1 BROADBENT ET AL. (REFERRED TO AS BROADBENT)

The primary citation to Broadbent relates to a method and apparatus for a mortgage loan originator compliance engine and discusses an automated compliance engine generating a plurality of tasks which can be used to control and drive the process of handling a mortgage loan application to completion.

The Office Action at page 5 contends that Broadbent teaches how each party uses a computer at column 14, lines 18-52. In the cited portion of Broadbent, the Applicants respectfully submit they are unable to find a description of computers of a service provider, a service beneficiary, a service intermediary and an intellectual service cooperator as recited in currently amended claim 1. Instead, the Applicants believe the cited portion describes a plurality of various clients, and a plurality of various servers interconnected through the internet. Accordingly, the Applicants are unable to find a description within Broadbent which describes the aforementioned features of currently amended claim 1.

Applicants respectfully submit that the cited art fails to teach at least the recitation in currently amended claim 1 of collecting enterprise information in said computer of said service provider from said computer of said service beneficiary. The Office Action contends the aforementioned recitation is described in Broadbent at column 9, lines 8-20; and further contends the borrower uses a computer to input their personal data in Broadbent at column 9, lines 34-38. The Applicants respectfully disagree with the Office Actions contention.

The citation at column 9, lines 8-20 describes a borrower and loan originator answering financial and property questions concerning the borrower. The answers to these questions are used by the system to pre-qualify the borrower for a loan and offer appropriate loan program

options to the borrower. The system then makes the information available to the borrower and loan originator, after which the borrower chooses a formal mortgage loan application.

From the aforementioned portion of the citation, both the borrower and loan originator enter their respective information into the system. Accordingly, the Applicants respectfully submit that Broadbent fails to describe at least the recitation of currently amended claim 1 of collecting enterprise information in said computer of said service provider from said computer of said service beneficiary.

Furthermore, assuming arguendo that Broadbent does indeed teach the aforementioned recitation, Broadbent would contradict the recitation of currently amended claim 1 of providing said collected enterprise information collected by the computer of said service provider to said computer of said intellectual service cooperator to make a request for consultation. Broadbent states that after the borrower and loan originator have answered the questions, the borrower will be able to then choose to make a formal mortgage loan application on-line through the loan originator. Accordingly, the Applicants respectfully submit that Broadbent does not describe the recitation of currently amended claim 1 of providing said collected enterprise information collected by the computer of said service provider to said computer of said intellectual service cooperator to make a request for consultation.

Furthermore, Applicants respectfully submit that the cited art fails to teach at least the recitation of currently amended claim 1 of receiving in the computer of said service provider a result of the consultation to be provided to the computer of said service beneficiary by preparing support information tempered with service intermediary business information by the computer of said service intermediary from the computer of said intellectual service cooperator and posting said consulting result to the computer of said service intermediary.

Although the above comments are specifically directed to currently amended claim 1, it is respectfully submitted that the comments would be helpful in understanding various differences of various other claims over the cited references.

In view of the above, it is respectfully submitted the rejection is overcome.

III. CLAIMS 7 AND 8 ARE REJECTED UNDER 35 U.S.C. 103(A) AS BEING UNPATENTABLE OVER US 6904412B1 BROADBENT ET AL.), AS APPLIED TO CLAIM 1 ABOVE, IN VIEW OF U.S. PATENT 6904412B1 O'FLAHERTY ET AL

Claims 7 and 8 depend directly or indirectly from currently amended claim 1. The

arguments presented in Section II of the present response for distinguishing over Broadbent are equally applicable here, where appropriate. O'Flaherty describes providing information varied with the type of utilization of a database. Nothing has been found in O'Flaherty which overcomes the deficiencies of Broadbent described earlier.

In view of the above, it is respectfully submitted the rejection is overcome.

IV. CLAIM 10 IS REJECTED UNDER 35 U.S.C. 103(A) AS BEING UNPATENTABLE OVER U. S. PATENT 6904412B1 BROADBENT ET AL., AS APPLIED TO CLAIM 1

Claim 10 is amended to recite executing a business management support service using digital contract information by said computer of said service provider, that includes management diagnosis, support of going public business, support of publicity work for investors and support of various settlements.

Claim 10 depends directly from currently amended claim 1. The arguments presented in Section II of the present response for distinguishing over Broadbent are equally applicable here, where appropriate.

Regarding the Examiners taking of Official Notice of claim 10, the Applicants traverse the Official Notice, and respectfully submit that because the Applicants have filed an RCE and have amended the claim, an undue burden is not placed upon the Examiner in providing a rationale for an Official Notice if the Examiner continues his taking of the Official Notice upon currently amended claim 10.

The Applicants respectfully submit the Examiner is required to provide support for such an Official Notice. See M.P.E.P. § 2144.03(B) ("there must be some form of evidence in the record to support an assertion of common knowledge"). The Applicants respectfully request the Examiner provide evidence for the Official Notice.

Claim 10 depends directly from currently amended claim 1. The arguments presented in Section II of the present response for distinguishing over Broadbent are equally applicable here, where appropriate.

In view of the above, it is respectfully submitted the rejection is overcome.

V. CONCLUSION

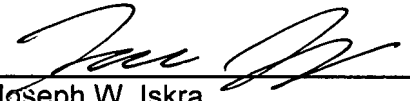
If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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